

IN THE CLAIMS:

1. (Previously Presented) A method for confirming an electronic transaction, comprising the steps of:

performing an electronic transaction between a first party and a second party;
sending, by the second party, a request for confirmation of the electronic transaction to a predetermined, private mailbox associated with the first party;
accessing the private mailbox by the first party; and
sending, by the first party, a reply message to the request for confirmation to thereby confirm authorization of the electronic transaction,
wherein information regarding the private mailbox is not communicated to the second party during the electronic transaction.

2. (Original) The method of claim 1, wherein the step of sending a request for confirmation comprises the step of contacting, by the second party, a third party service provider to obtain the location of the predetermined, private mailbox.

3. (Original) The method of claim 1, further comprising the step of sending notification to the first party of a pending request for confirmation.

4. (Original) The method of claim 3, wherein the notification comprises a confirmation code to be provided in the reply message.

5. (Original) The method of claim 3, wherein the step of sending notification comprises sending a notification message by the second party to a predetermined messaging location of the first party other than the private mailbox of the first party.

6. (Original) The method of claim 1, wherein the step of sending a reply message comprises sending an e-mail message to a predetermined location.

7. (Original) The method of claim 6, wherein the e-mail message comprises a confirmation code provided in the notification message.

8. (Original) The method of claim 1, wherein the step of sending a reply message comprises forwarding the confirmation message to a predetermined location.

9. (Original) The method of claim 1, further comprising the step of imposing a time period in which the first party must confirm authorization of the electronic transaction.

10. (Original) The method of claim 1, wherein the step of accessing the private mailbox comprises authenticating the identity of the first party to access the private mailbox.

11. (Original) The method of claim 10, wherein the step of authenticating the identity of the first party comprises performing biometric authentication of the first party.

12. (Original) The method of claim 10, wherein the step of authenticating the identity of the first party comprises providing a predetermined PIN (personal identification number) or password of the first party.

13. (Original) The method of claim 1, further comprising the step of encoding the confirmation request and reply message.

14. (Original) The method of claim 1, wherein the private mailbox comprises a messaging system.

15. (Original) The method of claim 14, wherein the messaging system comprises one of an e-mail, short messaging, multimedia messaging, instant messaging, voice mail, and universal messaging system.

16. (Original) The method of claim 1, wherein the private mailbox comprises a post office box and the confirmation is sent via snail mail.

17. (Original) The method of claim 1, wherein the private mailbox comprises a facsimile number and the confirmation message comprises a facsimile message.

18. (Previously Presented) A method for confirming an electronic transaction, comprising the steps of:

- performing an electronic transaction between a first party and a second party;
- providing, by the first party to the second party, contact information of a third party service provider associated with the first party;
- providing, by the second party to the third-party service provider, a request for confirmation of the electronic transaction;
- sending, by the third party service provider, the request for confirmation of the electronic transaction to a predetermined, private mailbox associated with the first party;
- accessing the private mailbox by the first party; and
- sending, by the first party to the third-party service provider, a reply message to the request for confirmation to thereby confirm authorization of the electronic transaction,

wherein information regarding the private mailbox is not communicated to the second party during the electronic transaction.

19. (Original) The method of claim 18, further comprising the step of sending, by the third party service provider, notification to the first party of a pending request for confirmation.

20. (Original) The method of claim 19, wherein the step of notifying comprises sending a notification message to a predetermined messaging location of the first party other than the private mailbox of the first party.

authorization of the electronic transaction.

22. (Original) The method of claim 18, wherein the step of accessing the private mailbox comprises authenticating the identity of the first party to access the private mailbox.

23. (Original) The method of claim 18, further comprising the step of encoding the confirmation request and reply message.

24. (Original) The method of claim 18, wherein the second party and third party service provider are the same entity.

25. (Previously Presented) A method for confirming an electronic transaction, comprising the steps of:

performing an electronic transaction between a first party and a second party; and
sending, by the second party, a confirmation message of the electronic transaction to a predetermined, private mailbox associated with the first party;

wherein the electronic confirmation is deemed confirmed if a reply message denying the transaction is not sent by the first party within a predetermined period of time, and

wherein information regarding the private mailbox is not communicated to the second party during the electronic transaction.

26. (Previously Presented) The method of claim 25, wherein the confirmation message provides information regarding the predetermined period of time.

27. (Original) The method of claim 25, wherein the step of sending a confirmation message comprises the step of contacting, by the second party, a third party service provider to obtain the location of the predetermined, private mailbox.

28. - 33. (Canceled)